

Information to identify the case:

Debtor 1	Anthony Garofano	Social Security number or ITIN	xxx-xx-6263
	First Name Middle Name Last Name	EIN	--
Debtor 2	Monica Garofano	Social Security number or ITIN	xxx-xx-9118
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-33990-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Garofano

Monica Garofano

5/20/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Anthony Garofano
Monica Garofano
Debtors

Case No. 15-33990-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 20, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	Anthony Garofano, Monica Garofano, 30 Berkshire Drive, Howell, NJ 07731-2357
cr	+ JPMORGAN CHASE BANK, N.A., c/o Winston & Winston, P.C., 750 Third Avenue, Suite 978, New York, NY 10017-2703
cr	+ SPECIALIZED LOAN SERVICING LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Steward Financial Services, c/o Stark & Stark, 993 Lenox Drive, Lawrenceville, NJ 08648-2316
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515920223	+ Bay Ridge Federal Credit, Attn: Collection Dept, 1750 86th Street, Brooklyn, NY 11214-3715
515920226	Chase, PO Box 901003, Columbus, OH 43224
515920228	+ City of New York, PO Box 3600, New York, NY 10008-3600
515920229	Dermone Dermatology of NJ, PO box 4979, Toms River, NJ 08754-4979
515920230	+ Ditech Financial, 332 Minnesota St ste 610, Saint Paul, MN 55101-1314
515920232	Elbaum, Krost & Elbaum, 501 Iron Bridge Road, Suite 14, Freehold, NJ 07728-5305
515920233	+ Empire Recovery Lockbox, PO Box 92221, Cleveland, OH 44193-0003
515920236	+ Gary Broosell DDS, 21 Gilbert Street N, Red Bank, NJ 07701-4950
515920237	Gateway Energy Services, PO Box 180, Tulsa, OK 74101-0180
515920238	+ Genpact LLC, PO Box 727, Wilkes Barre, PA 18703-0727
515920239	+ Global Anesthesia Group, 26 Throckmorton lane, Second Floor, Old Bridge, NJ 08857-2579
515920240	Icon Pathology, 1050 Wall Street West, Suite 360, Lyndhurst, NJ 07071-3604
515920242	+ Jefferson Capital System, Attn: Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004
515920243	+ MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
515920244	+ National Loan Recoveries LLC, 2777 Summer Ste #701, Stamford, CT 06905-4310
515920246	+ New Century Financial Services, Attn: Pressler & Pressler, 7 Entin Drive, Parsippany, NJ 07054-5020
515920248	+ Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
517423195	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517423196	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
515945568	+ Steward Financial Services, Stark & Stark, 993 Lenox Drive, Lawrenceville, NJ 08648-2389
517313487	#+ Steward Financial Services, 444 East Kings Highway, Maple Shade, NJ 08052-3427
515920254	Transworld Systems, PO Box 15095, Wilmington, DE 19850-5095
515920255	Universal Fidelity LP, PO Box 219785, Houston, TX 77218-9785
516142214	Wells Fargo Bank, N.A, P.O. Box 45038 MAC Z3057012, Jacksonville, FL 322325038
515920259	+ Xcel Federal Credit Union, 1460 Broad Street, Bloomfield, NJ 07003-3014

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 20 2021 21:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov		

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: May 20, 2021

Form ID: 3180W

Total Noticed: 59

		May 20 2021 21:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516014963	EDI: AIS.COM		
		May 21 2021 00:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
515920224	+ EDI: CAPITALONE.COM		
		May 21 2021 00:33:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
515997059	EDI: CAPITALONE.COM		
		May 21 2021 00:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515920227	+ Email/Text: compliance@chaserec.com		
		May 20 2021 21:25:00	Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
519110983	+ EDI: LCIBAYLN		
		May 21 2021 00:33:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1873
519110984	+ EDI: LCIBAYLN		
		May 21 2021 00:33:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1873
516119926	EDI: ECMC.COM		
		May 21 2021 00:33:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
515920231	EDI: ECMC.COM		
		May 21 2021 00:33:00	ECMC, PO Box 64909, Saint Paul, MN 55164-0909
515920234	+ Email/Text: bknotice@ercbpo.com		
		May 20 2021 21:24:00	Enhanced Recovery Corporation, PO Box 57610, Jacksonville, FL 32241-7610
515920235	+ EDI: FSAE.COM		
		May 21 2021 00:33:00	First Source Advantage, 205 Bryant Woods South, Buffalo, NY 14228-3609
515920241	EDI: JEFFERSONCAP.COM		
		May 21 2021 00:33:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
516114145	EDI: JPMORGANCHASE		
		May 21 2021 00:33:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
516114535	EDI: CHASEAUTO		
		May 21 2021 00:33:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
515920245	+ Email/Text: egssupportservices@alorica.com		
		May 20 2021 21:24:00	NCo Financial Systems, 507 Prudential Road, Horsham, PA 19044-2308
515920247	+ EDI: AGFINANCE.COM		
		May 21 2021 00:33:00	OneMain Financial, 1350 Hooper Avenue, Toms River, NJ 08753-2980
516857733	EDI: PRA.COM		
		May 21 2021 00:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516857734	EDI: PRA.COM		
		May 21 2021 00:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
515940459	EDI: AGFINANCE.COM		
		May 21 2021 00:33:00	SPRINGLEAF FINANCIAL SERVICES, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
515920250	EDI: AGFINANCE.COM		
		May 21 2021 00:33:00	Springleaf, 601 NW 2nd Street, Evansville, IN 47708-1013
515920251	+ Email/Text: jchrist@stewardfs.com		
		May 20 2021 21:24:00	Steward Financial Services, PO Box 39, Maple Shade, NJ 08052-0039
515920252	EDI: TDBANKNORTH.COM		
		May 21 2021 00:33:00	TD Bank, PO box 84037, Columbus, GA 31908-4037
515920253	+ Email/Text: bankruptcydepartment@tsico.com		
		May 20 2021 21:25:00	Transworld Systems, 507 Prudential Road, Horsham, PA 19044-2308

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: May 20, 2021

Form ID: 3180W

Total Noticed: 59

515920256	+ EDI: VERIZONCOMB.COM	May 21 2021 00:33:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055
515920258	EDI: WFFC.COM	May 21 2021 00:33:00	Wells Fargo Home Mortgage, 8480 Stagecoach Drive, Frederick, MD 21701
516141560	+ EDI: WFFC.COM	May 21 2021 00:33:00	WELLS FARGO BANK, N.A., ATTENTION: BANKRUPTCY DEPARTMENT, MAC# D3347-014, 3476 STATEVIEW BLVD., FT. MILL, SC 29715-7203
515920257	EDI: WFFC.COM	May 21 2021 00:33:00	Wells Fargo Bank, PO Box 5058, MAC P 6053-021, Portland, OR 97208-5058
516142618	+ EDI: WFFC.COM	May 21 2021 00:33:00	Wells Fargo Bank, N.A., PO Box 5058 MAC P6053-021, Portland, OR 97208-5058

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515920225	##	Central Jersey Emergency Medine, PO Box 2680, New Brunswick, NJ 08903-2680
515920249	##+	Speciality Anesthesia Associates, Attn: Elias Abilheira, Abilheira & Associates, 34 East Main Street, Freehold, NJ 07728-2282

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleksander Piotr Powietrzynski	on behalf of Creditor JPMORGAN CHASE BANK N.A. alex@winstonandwinston.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Joint Debtor Monica Garofano cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James J. Cerbone	on behalf of Debtor Anthony Garofano cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James Patrick Shay	on behalf of Creditor WELLS FARGO BANK N.A. shay@bbs-law.com, jpshay@gmail.com

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: May 20, 2021

Form ID: 3180W

Total Noticed: 59

Jennifer D. Gould

on behalf of Creditor Steward Financial Services jgould@stark-stark.com mdepietro@stark-stark.com

John D. Krohn

on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com

John L. Laskey

on behalf of Creditor Steward Financial Services jlaskey@stark-stark.com jgould@stark-stark.com

Michael Frederick Dingerdissen

on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com

TOTAL: 11